

Information to identify the case:

Debtor 1	<u>Joel J Bednar</u>	Social Security number or ITIN	xxx-xx-2378
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Sally M Bednar</u>	Social Security number or ITIN	xxx-xx-8883
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-21750-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(b) is granted to:

Joel J Bednar

6/11/24

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge Before Completion of a Chapter 13 Plan

The court has determined that the debtors are entitled to a discharge pursuant to 11 U.S.C. § 1328(b) without completing all of the requirements under the chapter 13 plan. A discharge pursuant to § 1328(b) is referred to as a "hardship discharge."

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;

For more information, see page 2 >

- ♦ debts for most taxes;
 - ♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
 - ♦ some debts which the debtors did not properly list;
 - ♦ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans;
 - ♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained; and
 - ♦ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 hardship discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Joel J Bednar
Sally M Bednar
Debtors

Case No. 19-21750-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 5

Date Rcvd: Jun 11, 2024

Form ID: 3180WHJ1

Total Noticed: 78

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Joel J Bednar, Sally M Bednar, 104 Srader Grove Road, Freeport, PA 16229-1917
15042907	Alle Kiski Mecical Center, PO Box 644896, Pittsburgh, PA 15264-4896
15042909	+ Allegheny Health Network Home Medical Equipment, 404 Ford Street, Ford City, PA 16226-1230
15057216	+ Allied Interstate, P.O. Box 361445, Columbus, OH 43236-1445
15057219	+ BHS Faster Care PLLC, PO Box 1549, Suite 550, Butler, PA 16003-1549
15057223	GC Services Limited Partnership, Dept. Hovs 052, PO Box 3044, Livonia, MI 48151-3044
15057224	+ Gregg L. Morris, Esq., Patenaude & Felix, A.P.C., 4545 Murphy Canyon Rd., 3rd Flr., San Diego, CA 92123-4363
15042928	LL Bean Mastercard, PO Box 9001068, Louisville, KY 40290-1068
15042930	Mariott Rewards, P.O. Box 15298, Wilmington, DE 19850-5298
15057228	Premier Medical Associates PC, PO Box 644984, Pittsburgh, PA 15264-4984
15042945	Synchrony Finnacial, P.O. Box 965033, Orlando, FL 32896-5033

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Jun 12 2024 04:06:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: PRA.COM	Jun 12 2024 04:06:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Jun 12 2024 00:30:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15042906	EDI: SYNC	Jun 12 2024 04:06:00	AEO/Synchrony Bank, P.O. Box 965003, Orlando, FL 32896-5003
15042905	EDI: SYNC	Jun 12 2024 04:06:00	AEO/Synchrony Bank, P.O. Box 960013, Orlando, FL 32896-0013
15057215	^ MEBN	Jun 12 2024 00:18:21	Advanced Call Center Technologies, LLC, PO Box 9091, Gray, TN 37615-9091
15042908	^ MEBN	Jun 12 2024 00:21:03	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15042912	Email/PDF: bncnotices@becket-lee.com	Jun 12 2024 00:36:16	American Express, P.O. Box 981535, El Paso, TX 79998-1535
15042910	Email/PDF: bncnotices@becket-lee.com	Jun 12 2024 00:36:41	American Express, P.O. Box 1270, Newark, NJ 07101-1270
15042911	+ Email/PDF: bncnotices@becket-lee.com	Jun 12 2024 00:36:35	American Express, P.O. Box 297871, Fort Lauderdale, FL 33329-7871
15060055	Email/PDF: bncnotices@becket-lee.com	Jun 12 2024 00:36:45	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

District/off: 0315-2

User: auto

Page 2 of 5

Date Rcvd: Jun 11, 2024

Form ID: 3180WHJ1

Total Noticed: 78

15057218	^ MEBN	Jun 12 2024 00:20:01	Asset Recovery Solutions, LLC, 2200 E. Devon Ave., Suite 200, Des Plaines, IL 60018-4501
15042914	EDI: SYNC	Jun 12 2024 04:06:00	BP Visa Credit Card, P.O. Box 965022, Orlando, FL 32896-5022
15042913	EDI: SYNC	Jun 12 2024 04:06:00	BP Visa Credit Card, P.O. Box 965023, Orlando, FL 32896-5022
15057220	Email/Text: patientfinancialservices@butlerhealthsystem.org	Jun 12 2024 10:38:09	Butler Memorial Hospital, One Hospital Way, Butler, PA 16001
15042915	EDI: TSYS2	Jun 12 2024 04:06:00	Barclays, P.O. Box 13337, Philadelphia, PA 19101-3337
15042916	EDI: CITICORP	Jun 12 2024 04:06:00	Best Buy Credit Services, P.O. Box 9001007, Louisville, KY 40290-1007
15083317	+ EDI: PRA.COM	Jun 12 2024 04:06:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15042917	EDI: CAPITALONE.COM	Jun 12 2024 04:06:00	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
15074166	Email/PDF: bncnotices@becket-lee.com	Jun 12 2024 00:36:41	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15042921	EDI: CITICORP	Jun 12 2024 04:06:00	Citi Cards, PO Box 70166, Philadelphia, PA 19176-0166
15042922	EDI: WFNNB.COM	Jun 12 2024 04:06:00	Comenity - Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728
15042923	EDI: WFNNB.COM	Jun 12 2024 04:06:00	Comenity Capital Bank - HSN, Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043
15042924	Email/PDF: creditonebknottifications@resurgent.com	Jun 12 2024 00:36:18	CreditOne Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
15042929	EDI: CITICORP	Jun 12 2024 04:06:00	Macy's, P.O. Box 8058, Mason, OH 45040-8058
15083913	EDI: Q3G.COM	Jun 12 2024 04:06:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15057221	+ Email/Text: egssupportservices@alorica.com	Jun 12 2024 00:33:00	EGS Financial Care, Inc., PO Box 1020, Dept. 806, Horsham, PA 19044-8020
15042925	Email/Text: collecadminbankruptcy@fnni.com	Jun 12 2024 00:31:00	First Bankcard, P.O. Box 2557, Omaha, NE 68103-2557
15057222	+ Email/Text: SAABankruptcy@fcbanking.com	Jun 12 2024 00:31:00	First Commonwealth Bank, 601 Philadelphia Street, Indiana, PA 15701-3952
15042919	EDI: JPMORGANCHASE	Jun 12 2024 04:06:00	Chase, P.O. Box 1423, Carlotte, NC 28201-1423
15042920	EDI: JPMORGANCHASE	Jun 12 2024 04:06:00	Chase, P.O. Box 15298, Wilmington, DE 19850-5298
15042931	EDI: JPMORGANCHASE	Jun 12 2024 04:06:00	Marriott Rewards, P.O. Box 1423, Charlotte, NC 28201-1423
15063445	+ Email/Text: RASEBN@raslg.com	Jun 12 2024 00:30:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15063585	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jun 12 2024 00:30:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., JPMC, c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15042926	Email/Text: PBNCNotifications@peritussservices.com	Jun 12 2024 00:29:00	Kohl's, P.O. Box 3043, Milwaukee, WI

District/off: 0315-2

User: auto

Page 3 of 5

Date Rcvd: Jun 11, 2024

Form ID: 3180WHJ1

Total Noticed: 78

			53201-3043
15042927	EDI: CITICORP	Jun 12 2024 04:06:00	LL Bean Mastercard, PO Box 6742, Sioux Falls, SD 57117-6742
15062093	Email/PDF: resurgentbknotifications@resurgent.com	Jun 12 2024 00:36:05	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15082707	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 12 2024 00:32:00	Midland Credit Management, Inc., Po Box 2037, Warren MI 48090-2037
15042932	^ MEBN	Jun 12 2024 00:18:45	NCB Management Services, Inc., PO Box 1099, Langhorne, PA 19047-6099
15057227	^ MEBN	Jun 12 2024 00:19:34	Northstar Location Services, LLC, Attn: Financial Services Dept., 4285 Genesee St., Cheektowaga, NY 14225-1943
15042933	Email/Text: Bankruptcy.Notices@pnc.com	Jun 12 2024 00:29:00	PNC Bank, PO Box 1820, Dayton, OH 45401-1820
15042934	Email/Text: Bankruptcy.Notices@pnc.com	Jun 12 2024 00:29:00	PNC Bank, PO Box 856177, Louisville, KY 40285-6177
15084235	Email/Text: Bankruptcy.Notices@pnc.com	Jun 12 2024 00:29:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
15082290	Email/Text: Bankruptcy.Notices@pnc.com	Jun 12 2024 00:29:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
15083179	EDI: PRA.COM	Jun 12 2024 04:06:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15072321	+ Email/Text: ebnpeoples@grblaw.com	Jun 12 2024 00:30:00	Peoples Gas Company LLC, f/k/a Peoples TWP, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15079598	EDI: Q3G.COM	Jun 12 2024 04:06:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15079596	EDI: Q3G.COM	Jun 12 2024 04:06:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15057230	Email/Text: amieg@stcol.com	Jun 12 2024 00:29:00	State Collection Services, Inc., 2509 S. Stoughton Road, Madison, WI 53716
15057229	+ EDI: SALLIEMAEBANK.COM	Jun 12 2024 04:06:00	Sallie Mae, PO Box 8459, Philadelphia, PA 19101-8459
15082285	EDI: SALLIEMAEBANK.COM	Jun 12 2024 04:06:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
15042936	+ EDI: CITICORP	Jun 12 2024 04:06:00	Sears Credit Cards, P.O. Box 6282, Sioux Falls, SD 57117-6282
15042935	EDI: CITICORP	Jun 12 2024 04:06:00	Sears Credit Cards, P.O. Box 9001055, Louisville, KY 40290-1055
15042937	Email/Text: amieg@stcol.com	Jun 12 2024 00:29:00	State Collections Services, Inc., PO Box 6250, Madison, WI 53716-0250
15042938	EDI: SYNC	Jun 12 2024 04:06:00	Synchrony Bank/Walmart, P.O. Box 530993, Atlanta, GA 30353-0993
15042939	EDI: SYNC	Jun 12 2024 04:06:00	Synchrony Bank, P.O. Box 965016, Orlando, FL 32896-5016
15044827	+ EDI: AIS.COM	Jun 12 2024 04:06:00	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15042940	EDI: SYNC	Jun 12 2024 04:06:00	Synchrony Bank/JCP, P.O. Box 960090, Orlando, FL 32896-0090
15042941	EDI: SYNC		

District/off: 0315-2

User: auto

Page 4 of 5

Date Rcvd: Jun 11, 2024

Form ID: 3180WHJ1

Total Noticed: 78

15042942	EDI: SYNC	Jun 12 2024 04:06:00	Synchrony Bank/Pandora, PO Box 530960, Atlanta, GA 30353-0960
15042943	EDI: SYNC	Jun 12 2024 04:06:00	Synchrony Bank/SR, PO Box 960012, Orlando, FL 32896-0012
15042944	EDI: SYNC	Jun 12 2024 04:06:00	Synchrony Bank/Sams Club, P.O. Box 530993, Atlanta, GA 30353-0993
15042946	EDI: SYNC	Jun 12 2024 04:06:00	Synchrony Financial, P.O. Box 965035, Orlando, FL 32896-5035
15084162	+ Email/Text: bncmail@w-legal.com	Jun 12 2024 04:06:00	Synchrony bank/QVC, P.O. Box 960097, Orlando, FL 32896-0097
15042947	EDI: WTRRN BANK.COM	Jun 12 2024 00:33:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15075435	EDI: WFFC2	Jun 12 2024 04:06:00	Target Card Services, P.O. Box 660170, Dalls, TX 75266-0170
15042948	EDI: WFFC2	Jun 12 2024 04:06:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
		Jun 12 2024 04:06:00	Wells Fargo Bank, NA - Dilliard's, P.O. Box 10347, Des Moines, IA 50306-0347

TOTAL: 67

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr		Quantum3 Group LLC as agent for Comenity Capital B
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15057217	*+	American Express, P.O. Box 297871, Fort Lauderdale, FL 33329-7871
15042918	*+	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
15057225	*	Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043
15057226	*	LL Bean Mastercard, PO Box 9001068, Louisville, KY 40290-1068
15083777	*+	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 2 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 13, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 11, 2024 at the address(es) listed below:

Name	Email Address
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Denise Carlon	
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District/off: 0315-2

User: auto

Page 5 of 5

Date Rcvd: Jun 11, 2024

Form ID: 3180WHJ1

Total Noticed: 78

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com

Jeffrey J. Sikirica

on behalf of Debtor Joel J Bednar TrusteeSikirica@gmail.com PA59@ecfbis.com

Jeffrey J. Sikirica

on behalf of Joint Debtor Sally M Bednar TrusteeSikirica@gmail.com PA59@ecfbis.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com,
PNGbankruptcy@peoples-gas.com

TOTAL: 6